

GOLDSTEIN ISAACSON, PC
Andrew J. Goldstein (AG-1750)
100 Morris Avenue, 3rd Floor
Springfield, New Jersey 07081
Telephone No. (973) 258-0500
Attorneys for Plaintiff

**UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF NEW YORK**

Lakeland Bank, a New Jersey Charter
State Bank, with its principal place of
business at 250 Oak Ridge Road,
Oak Ridge, New Jersey 07438,

Plaintiff,

-vs-

TAYLOR BABY in rem,
EDWIN RYBACKI, in personam,
RITA RYBACKI, in personam, and
MARC RYBACKI, in personam

Defendants.

Civil Action No. 07-CIV-6823

**CERTIFICATION OF
ANDREW J. GOLDSTEIN, ESQ. IN
SUPPORT OF REQUEST FOR
ENTRY OF DEFAULT**

ANDREW J. GOLDSTEIN, ESQ., hereby certifies as follows:

1. I am an Attorney-At-Law of the State of New Jersey admitted to practice before the United States District Court for the Southern District of New York, and a partner in the firm of Goldstein Isaacson, PC, attorneys for the plaintiff in the above-entitled action.

2. Annexed hereto and made a part hereof is Proof of Publication of the notice of arrest which appeared in the Times Herald Record, a paper of general circulation, on September 13, 2007, September 14, 2007 and September 16, 2007.

3. Annexed hereto and made a part hereof is proof of service and letter to the defendants giving further notice of an action pending.

4. No answer or contact has been received nor an extension of time to answer has been granted or requested. This Certification is submitted in support of plaintiff's request for entry of default against the defendants, Edwin and Rita Rybacki, in personam.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 12/13/07



ANDREW J. GOLDSTEIN, ESQ.

Publication of Notice of Arrest

Lakeland Bank vs. Taylor Baby, in rem, et al
Civil Action No. 07-CIV-6823

NOTICE IS HEREBY GIVEN that on August 13, 2007, upon the filing of a Verified Complaint in the above captioned action, the U.S. Marshal, on behalf of plaintiff Lakeland Bank, arrested the Taylor Baby while located at Storm King Marina, 2899 Route 9W, New Windsor, New York, pursuant to a Warrant of Arrest issued by the Clerk of the United States District Court for the Southern District of New York. Any person having a right of possession or any ownership in the property must file their claim within ten (10) days after publication of this notice and must file an Answer to the Complaint herein within twenty (20) days of the date of this publication. Andrew J. Goldstein, Esq. Goldstein Isaacson, PC 100 Morris Avenue, 3rd floor Springfield, New Jersey 07081

Ad Number: 1980189 Advertiser: GOLDSTEIN ISAACSON

Phone: 9732580500 Sys No: 1229696 Caller: GOLDSTEIN ISAACSON

INVOICING CUSTOMER:

Phone: 9732580500 Sys No: 1229696 AcctNo: P.O. No:

Name: GOLDSTEIN ISAACSON Subscriber:

Address: 100 MORRIS AVENUE
3rd floor
SPRINGFIELD NJ 07081

ORDER:

Printed By: THRFODDRIL Date: 09/10/2007 Assigned Sales: PublicationofNoticeofArrest LakelandBa AdType: LINER Order Type: NORMAL

Manual Delay: Box No: Call Back: Y

NOTES: OK PAID CC

Change Reason: PAID CC

INSERTION:

Product: THI Paper: IN Class: 999X

Schedule: Start Date - 09/13/2007 End Date - 09/16/2007

Sort: PUBLICATION OF NOTICE OF ARREST LAKELAND

PRODUCTION:

Text Size: 2 x 22.00 ProdType: ENTERPRISE ColorNo: 0 Colors:

Tearsheets: 1 Proofs: 0 Affidavits: 1 Alt Addr: N

PRICING:

Price: 101.10 Payment Method: CC Amount Paid: 101.1 Amount Owed: 0

PriceMethod: 0 (0=Normal, 1=User Net, 2=System Gross) Rate Code: LEL

For fields listed below 0 = NO 1 = YES

Till Forbid: 0 Mult. Content: 0

RECEIVED
OCT 1 2007

Service of Process:

1:07-cv-06823-SAS Lakeland Bank v. Baby et al
ECF

U.S. District Court

United States District Court for the Southern District of New York

Notice of Electronic Filing

The following transaction was entered by Goldstein, Andrew on 11/7/2007 at 4:47 PM EST and filed on 11/7/2007

Case Name: Lakeland Bank v. Baby et al

Case Number: 1:07-cv-6823

Filer: Lakeland Bank

Document Number: 10

Docket Text:

AFFIDAVIT OF SERVICE. Edwin Rybacki served on 10/17/2007, answer due 11/6/2007; Rita Rybacki served on 10/17/2007, answer due 11/6/2007; Marc Rybacki served on 10/17/2007, answer due 11/6/2007. Service was accepted by Marc Rybacki. Document filed by Lakeland Bank. (Goldstein, Andrew)

1:07-cv-6823 Notice has been electronically mailed to:

Andrew James Goldstein agoldstein@goldisaac.com

1:07-cv-6823 Notice has been delivered by other means to:

The following document(s) are associated with this transaction:

Document description:Main Document

Original filename:n/a

Electronic document Stamp:

STAMP dcecfStamp_ID=1008691343 [Date=11/7/2007] [FileNumber=3977847-0
[92aa21fdca18f22870d503b7976d5d522fcf1f4677dd7553c809267ba7a5896230d
b2ed2d43e12114ce0124104242a45b30aec48d0e474689de80d839131d6f4]]

District COURT OF THE S E/CITY OF NEW YORK
 COUNTY OF: SOUTHERN NY ATTORNEY: ANDREW J. GOLDSTEIN, ESQ.



LAKELAND BANK
 - against -
TAYLOR BABY, ET AL

Petitioner(s)
 Plaintiff(s)
 Respondent(s)
 Defendant(s)

**AFFIDAVIT
 OF SERVICE**

INDEX#
 07 CIV 6823

STATE OF: NEW JERSEY - COUNTY OF: UNION ss:

MALGORZATA SLADEK, being duly sworn deposes and says deponent is not a party to this action, is over the age of 18 and resides in NY
 That on date/time: 10/17/2007 08:00PM, at 2848 LINDALE STREET WANTAGH NY
 deponent served the within: SUMMONS AND COMPLAINT, WARRANT FOR ARREST
☐ Summons, Spanish summons & complaint, the language required by NRCRR 2900.2(e), (f) & (h) was set forth on the face of the summons(es)

On: RITA RYBACKI

☒ Defendant ☐ Respondent ☐ Witness (hereinafter called the recipient) therein named.

INDIVIDUAL
A ☐
ARREST

By personally delivering to and leaving with said RITA RYBACKI
 and that he knew the person so served to be the person mention and described in said SUMMONS AND COMPLAINT, WARRANT FOR

CORPORATION
B ☐

By delivering to and leaving with _____
 at _____
 and that he knew the person so served to be the SON _____ of the corporation.

SUITABLE
AGE PERSON
C ☒

Service was made in the following manner after your deponent was unable with due diligence to serve the defendant in person:
 By delivering a true copy thereof to and leaving with MARC RYBACKI
 a person of suitable age and discretion at 2848 LINDALE STREET WANTAGH NY
 the said premises being the recipient's ☒ Dwelling/Usual place of abode ☐ Actual place of business within the State of New York.

AFFIXING TO
DOOR, ETC.
D ☐

By affixing a true copy thereof to the door of said premises, the same being the recipient's
☒ Dwelling/Usual place of abode ☐ Actual place of business within the State of New York. Deponent had previously attempted to serve
 the above named recipient on/at: 1. 09/10/2007 07:40PM 2. _____ 3. _____
 Deponent spoke with _____ who stated to deponent that the said recipient(s)
 lived at the aforementioned address, but did not know recipient's place of employment.

MAILING TO
RESIDENCE
E1 ☒
 Use with C or D

Within 20 days of such delivery or affixing, deponent enclosed a copy of same in a postpaid envelope properly addressed to recipient
 to recipient's last known residence at 2848 LINDALE STREET WANTAGH NY
 and deposited said envelope in an official repository under the exclusive care and custody of the US Postal Service
 within New York State on 10/17/2007.

MAILING TO
BUSINESS
E2 ☐
 Use with C or D

Within 20 days of such delivery or affixing, deponent enclosed a copy of same in a postpaid envelope properly addressed to recipient
 to recipient's actual place of business at _____
 in an official repository under the exclusive care an custody of the US Postal Service within New York State. The envelope bore the
 legend "Personal and Confidential" and did not indicate on the outside thereof, by return address or otherwise, that the communication
 was from an attorney or concerned an action against the recipient and mailed on 10/17/2007.

F ☒

DEPONENT STATES THAT THE INDEX # AND FILING DATE WERE CLEARLY VISIBLE ON THE SUMMONS.
 DESCRIPTION OF THE RECIPIENT OR OTHER PERSON SERVED OR SPOKEN TO ON BEHALF OF THE RECIPIENT IS AS:

VOID WITHOUT
DESCRIPTION
 Use with A,B,C,D

<input checked="" type="checkbox"/> Male	<input checked="" type="checkbox"/> White Skin	<input checked="" type="checkbox"/> Black Hair	<input type="checkbox"/> White Hair	<input type="checkbox"/> 14 - 20 Yrs.	<input type="checkbox"/> Under 5'	<input type="checkbox"/> Under 100 Lbs.
<input type="checkbox"/> Female	<input type="checkbox"/> Black Skin	<input type="checkbox"/> Brown Hair	<input type="checkbox"/> Balding	<input type="checkbox"/> 21 - 35 Yrs.	<input type="checkbox"/> 5'0" - 5'3"	<input type="checkbox"/> 100 - 130 Lbs.
	<input type="checkbox"/> Yellow Skin	<input type="checkbox"/> Blonde Hair	<input type="checkbox"/> Moustache	<input checked="" type="checkbox"/> 36 - 50 Yrs.	<input type="checkbox"/> 5'4" - 5'8"	<input type="checkbox"/> 131 - 160 Lbs.
	<input type="checkbox"/> Brown Skin	<input type="checkbox"/> Gray Hair	<input type="checkbox"/> Beard	<input type="checkbox"/> 51 - 65 Yrs.	<input checked="" type="checkbox"/> 5'9" - 6'0"	<input checked="" type="checkbox"/> 161 - 200 Lbs.
	<input type="checkbox"/> Red Skin	<input type="checkbox"/> Red Hair	<input type="checkbox"/> Glasses	<input type="checkbox"/> Over 65 Yrs.	<input type="checkbox"/> Over 6'	<input type="checkbox"/> Over 200 Lbs.

Other identifying features:

WITNESS FEE
G ☐

Witness fee of \$0 the authorizing traveling expenses and one day's witness fee:
☐ was paid (tendered) to the recipient ☐ was mailed to the witness with subpoena copy.

MILITARY
SERVICE
☒

I asked the person spoken to whether defendant was in active military service of the United States or of the state of New York in any
 capacity whatsoever and received a negative reply. Defendant wore civilian clothes and no military uniform. The source of my
 information and the grounds of my belief are the conversations and observations above narrated.

Subscribed and Sworn to me this

17 day of October, 2007

Notary Signature: JANIRA SANTIAGO VELEZ

Name of Notary NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires April 24, 2012

I, MALGORZATA SLADEK,
 was at the time of service a competent adult
 not having a direct interest in the litigation.
 I declare under penalty of perjury that the
 foregoing is true and correct.

Signature of Process Server [Signature] 10/17/2007
 Date

RR

FCX

JUSTICE COURT OF THE S E/CITY OF NEW YORK
 COUNTY OF: SOUTHERN NY ATTORNEY: ANDREW J. GOLDSTEIN, ESQ.



LAKELAND BANK
 - against -
TAYLOR BABY, ET AL

Petitioner(s)
 Plaintiff(s)
 Respondent(s)
 Defendant(s)

**AFFIDAVIT
 OF SERVICE**

INDEX#
 07 CIV 6823

STATE OF: NEW JERSEY - COUNTY OF: UNION ss:

MALGORZATA SLADEK, being duly sworn deposes and says deponent is not a party to this action, is over the age of 18 and resides in NY.
 That on date/time: 10/17/2007 08:00PM, at 2848 LINDALE STREET WANTAGH NY
 deponent served the within: SUMMONS AND COMPLAINT, WARRANT FOR ARREST
☐ Summons, Spanish summons & complaint, the language required by NRCRR 2900.2(e), (f) & (h) was set forth on the face of the summons(es)

On: EDWIN RYBACKI

☒ Defendant ☐ Respondent ☐ Witness (hereinafter called the recipient) therein named.

INDIVIDUAL
A ☐
ARREST

By personally delivering to and leaving with said EDWIN RYBACKI
 and that he knew the person so served to be the person mention and described in said SUMMONS AND COMPLAINT, WARRANT FOR

CORPORATION
B ☐

By delivering to and leaving with _____
 at _____
 and that he knew the person so served to be the SON of the corporation.

SUITABLE
AGE PERSON
C ☒

Service was made in the following manner after your deponent was unable with due diligence to serve the defendant in person:
 By delivering a true copy thereof to and leaving with MARC RYBACKI
 a person of suitable age and discretion at 2848 LINDALE STREET WANTAGH NY
 the said premises being the recipient's ☒ Dwelling/Usual place of abode ☐ Actual place of business within the State of New York.

AFFIXING TO
DOOR, ETC.
D ☐

By affixing a true copy thereof to the door of said premises, the same being the recipient's
☒ Dwelling/Usual place of abode ☐ Actual place of business within the State of New York. Deponent had previously attempted to serve
 the above named recipient on/at: 1. 09/10/2007 07:40PM 2. _____ 3. _____
 Deponent spoke with _____ who stated to deponent that the said recipient(s)
 lived at the aforementioned address, but did not know recipient's place of employment.

MAILING TO
RESIDENCE
E1 ☐
 Use with C or D

Within 20 days of such delivery or affixing, deponent enclosed a copy of same in a postpaid envelope properly addressed to recipient
 to recipient's last known residence at _____
 and deposited said envelope in an official repository under the exclusive care and custody of the US Postal Service
 within New York State on 10/17/2007.

MAILING TO
BUSINESS
E2 ☐
 Use with C or D

Within 20 days of such delivery or affixing, deponent enclosed a copy of same in a postpaid envelope properly addressed to recipient
 to recipient's actual place of business at _____
 in an official repository under the exclusive care and custody of the US Postal Service within New York State. The envelope bore the
 legend "Personal and Confidential" and did not indicate on the outside thereof, by return address or otherwise, that the communication
 was from an attorney or concerned an action against the recipient and mailed on 10/17/2007.

F ☒

DEPONENT STATES THAT THE INDEX # AND FILING DATE WERE CLEARLY VISIBLE ON THE SUMMONS.
 DESCRIPTION OF THE RECIPIENT OR OTHER PERSON SERVED OR SPOKEN TO ON BEHALF OF THE RECIPIENT IS AS:

VOID WITHOUT
DESCRIPTION
 Use with A,B,C,D

<input checked="" type="checkbox"/> Male	<input checked="" type="checkbox"/> White Skin	<input checked="" type="checkbox"/> Black Hair	<input type="checkbox"/> White Hair	<input type="checkbox"/> 14 - 20 Yrs.	<input type="checkbox"/> Under 5'	<input type="checkbox"/> Under 100 Lbs.
<input type="checkbox"/> Female	<input type="checkbox"/> Black Skin	<input type="checkbox"/> Brown Hair	<input type="checkbox"/> Balding	<input type="checkbox"/> 21 - 35 Yrs.	<input type="checkbox"/> 5'0" - 5'3"	<input type="checkbox"/> 100 - 130 Lbs.
	<input type="checkbox"/> Yellow Skin	<input type="checkbox"/> Blonde Hair	<input type="checkbox"/> Moustache	<input checked="" type="checkbox"/> 36 - 50 Yrs.	<input type="checkbox"/> 5'4" - 5'8"	<input type="checkbox"/> 131 - 160 Lbs.
	<input type="checkbox"/> Brown Skin	<input type="checkbox"/> Gray Hair	<input type="checkbox"/> Beard	<input type="checkbox"/> 51 - 65 Yrs.	<input checked="" type="checkbox"/> 5'9" - 6'0"	<input type="checkbox"/> 161 - 200 Lbs.
	<input type="checkbox"/> Red Skin	<input type="checkbox"/> Red Hair	<input type="checkbox"/> Glasses	<input type="checkbox"/> Over 65 Yrs.	<input type="checkbox"/> Over 6'	<input type="checkbox"/> Over 200 Lbs.

Other identifying features: _____

WITNESS FEE
G ☐

Witness fee of \$0 the authorizing traveling expenses and one day's witness fee:
☐ was paid (tendered) to the recipient ☐ was mailed to the witness with subpoena copy.

MILITARY
SERVICE
H ☐

I asked the person spoken to whether defendant was in active military service of the United States or of the state of New York in any
 capacity whatsoever and received a negative reply. Defendant wore civilian clothes and no military uniform. The source of my
 information and the grounds of my belief are the conversations and observations above narrated.

Subscribed and Sworn to me this

17 _____ day of October, 2007

Notary Signature: JANIRA SANDAGO VELEZ

Name of Notary: NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires April 24, 2012

I, MALGORZATA SLADEK
 was at the time of service a competent adult
 not having a direct interest in the litigation.
 I declare under penalty of perjury that the
 foregoing is true and correct.

Signature of Process Server: [Signature] Date: 10/17/2007

NS
18

Southern COURT OF THE S E/CITY OF NEW YORK
 COUNTY OF: SOUTHERN NY ATTORNEY: ANDREW J. GOLDSTEIN, ESQ.



LAKELAND BANK
 - against -
TAYLOR BABY, ET AL

Petitioner(s)
 Plaintiff(s)
 Respondent(s)
 Defendant(s)

**AFFIDAVIT
 OF SERVICE**

INDEX#
 07 CIV 6823

STATE OF: NEW JERSEY - COUNTY OF: UNION ss:

MALGORZATA SLADEK, being duly sworn deposes and says deponent is not a party to this action, is over the age of 18 and resides in NY.
 That on date/time: 10/17/2007 08:00PM, at 2848 LINDALE STREET WANTAGH NY
 deponent served the within: SUMMONS AND COMPLAINT, WARRANT FOR ARREST
☐ Summons, Spanish summons & complaint, the language required by NRCRR 2900.2(e), (f) & (h) was set forth on the face of the summons(es)

On: MARC RYBACKI

☒ Defendant ☐ Respondent ☐ Witness (hereinafter called the recipient) therein named.

INDIVIDUAL
A ☒
ARREST

By personally delivering to and leaving with said MARC RYBACKI
 and that he knew the person so served to be the person mention and described in said SUMMONS AND COMPLAINT, WARRANT FOR

CORPORATION
B ☐

By delivering to and leaving with _____
 at _____
 and that he knew the person so served to be the SELF of the corporation.

SUITABLE
AGE PERSON
C ☐

Service was made in the following manner after your deponent was unable with due diligence to serve the defendant in person:
 By delivering a true copy thereof to and leaving with _____
 a person of suitable age and discretion at _____
 the said premises being the recipient's ☒ Dwelling/Usual place of abode ☐ Actual place of business within the State of New York.

AFFIXING TO
DOOR, ETC.
D ☐

By affixing a true copy thereof to the door of said premises, the same being the recipient's
☒ Dwelling/Usual place of abode ☐ Actual place of business within the State of New York. Deponent had previously attempted to serve
 the above named recipient on/at: 1. 09/10/2007 07:40PM 2. _____ 3. _____
 Deponent spoke with _____ who stated to deponent that the said recipient(s)
 lived at the aforementioned address, but did not know recipient's place of employment.

MAILING TO
RESIDENCE
E1 ☐
 Use with C or D

Within 20 days of such delivery or affixing, deponent enclosed a copy of same in a postpaid envelope properly addressed to recipient
 to recipient's last known residence at _____
 and deposited said envelope in an official repository under the exclusive care and custody of the US Postal Service
 within New York State on 10/17/2007.

MAILING TO
BUSINESS
E2 ☐
 Use with C or D

Within 20 days of such delivery or affixing, deponent enclosed a copy of same in a postpaid envelope properly addressed to recipient
 to recipient's actual place of business at _____
 in an official repository under the exclusive care and custody of the US Postal Service within New York State. The envelope bore the
 legend "Personal and Confidential" and did not indicate on the outside thereof, by return address or otherwise, that the communication
 was from an attorney or concerned an action against the recipient and mailed on 10/17/2007.

F ☒

DEPONENT STATES THAT THE INDEX # AND FILING DATE WERE CLEARLY VISIBLE ON THE SUMMONS.
 DESCRIPTION OF THE RECIPIENT OR OTHER PERSON SERVED OR SPOKEN TO ON BEHALF OF THE RECIPIENT IS AS:

VOID WITHOUT
DESCRIPTION
 Use with A,B,C,D

<input checked="" type="checkbox"/> Male	<input checked="" type="checkbox"/> White Skin	<input checked="" type="checkbox"/> Black Hair	<input type="checkbox"/> White Hair	<input type="checkbox"/> 14 - 20 Yrs.	<input type="checkbox"/> Under 5'	<input type="checkbox"/> Under 100 Lbs.
<input type="checkbox"/> Female	<input type="checkbox"/> Black Skin	<input type="checkbox"/> Brown Hair	<input type="checkbox"/> Balding	<input type="checkbox"/> 21 - 35 Yrs.	<input type="checkbox"/> 5'0" - 5'3"	<input type="checkbox"/> 100 - 130 Lbs.
	<input type="checkbox"/> Yellow Skin	<input type="checkbox"/> Blonde Hair	<input type="checkbox"/> Moustache	<input checked="" type="checkbox"/> 36 - 50 Yrs.	<input type="checkbox"/> 5'4" - 5'8"	<input type="checkbox"/> 131 - 160 Lbs.
	<input type="checkbox"/> Brown Skin	<input type="checkbox"/> Gray Hair	<input type="checkbox"/> Beard	<input type="checkbox"/> 51 - 65 Yrs.	<input checked="" type="checkbox"/> 5'9" - 6'0"	<input checked="" type="checkbox"/> 161 - 200 Lbs.
	<input type="checkbox"/> Red Skin	<input type="checkbox"/> Red Hair	<input type="checkbox"/> Glasses	<input type="checkbox"/> Over 65 Yrs.	<input type="checkbox"/> Over 6'	<input type="checkbox"/> Over 200 Lbs.

Other identifying features: _____

WITNESS FEE
G ☐

Witness fee of \$0 the authorizing traveling expenses and one day's witness fee:
☐ was paid (tendered) to the recipient ☐ was mailed to the witness with subpoena copy.

MILITARY
SERVICE
☒

I asked the person spoken to whether defendant was in active military service of the United States or of the state of New York in any
 capacity whatsoever and received a negative reply. Defendant wore civilian clothes and no military uniform. The source of my
 information and the grounds of my belief are the conversations and observations above narrated.

Subscribed and Sworn to me this

17 _____ day of October, 2007

Notary Signature: J. Sulez

Name of Notary: JANIRA SANTIAGO VELEZ
NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires April 24, 2012

I, MALGORZATA SLADEK,
 was at the time of service a competent adult
 not having a direct interest in the litigation.
 I declare under penalty of perjury that the
 foregoing is true and correct.

Signature of Process Server [Signature] 10/17/2007
 Date

1 e

GOLDSTEIN ISAACSON, PC

ATTORNEYS AT LAW

100 MORRIS AVENUE

3rd FLOOR

SPRINGFIELD, NEW JERSEY 07081

WWW.GOLDISAAC.COM

TEL: (973) 258-0500

FAX: (973) 258-0707

October 30, 2007

Via Certified Mail and Regular Mail

Marc Rybacki
3248 Lindale Street
Wantagh, New York 11793

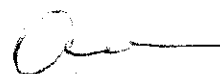
**Re: Lakeland Bank v. Edwin & Rita Rybacki, et als.
Civil Action No. 07-CIV-6823**

Dear Mr. Rybacki:



The Summons with Complaint attached was served upon you or a member of your family by a process server on or about October 17, 2007. Your response is due on or before November 6, 2007.

Should you have any questions, please do not hesitate to contact the undersigned.

Very truly yours,



ANDREW J. GOLDSTEIN

SENDER: COMPLETE THIS SECTION		ADDRESSEE: COMPLETE THIS SECTION BY DELIVERY	
<p>1. Article Addressed to:</p> <p>Marc Rybacki 3248 Lindale St. Wantagh, NY 11793</p>		<p>A. Signature: </p> <p>B. Received by (Printed Name): </p> <p>C. Date of Delivery: 11-7-07</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>2. Article Number (Transfer from service label)</p> <p>7002 2030 0007 1396 7661</p>		<p>3. Service Type: <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	

PS Form 3811, February 2004

GOLDSTEIN ISAACSON, PC

ATTORNEYS AT LAW

100 MORRIS AVENUE

3rd FLOOR

SPRINGFIELD, NEW JERSEY 07081

TEL: (973) 258-0500

FAX: (973) 258-0707

WWW.GOLDISAAC.COM

October 30, 2007

Via Certified Mail and Regular Mail

Rita Rybacki
3248 Lindale Street
Wantagh, New York 11793

**Re: Lakeland Bank v. Edwin & Rita Rybacki, et als.
Civil Action No. 07-CIV-6823**

Dear Mrs. Rybacki:

The Summons with Complaint attached was served upon you or a member of your family by a process server on or about October 17, 2007. Your response is due on or before November 6, 2007.

Should you have any questions, please do not hesitate to contact the undersigned.

Very truly yours,


ANDREW J. GOLDSTEIN

SENDER, COMPLETE THIS SECTION		ADDRESSEE, COMPLETE THIS SECTION	
<p>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>Print your name and address on the reverse so that we can return the card to you.</p> <p>Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <input checked="" type="checkbox"/> Date of Delivery</p> <p>C. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>If YES, enter delivery address below:</p>	
<p>1. Article Addressed to:</p> <p>Rita Rybacki 3248 Lindale St. Wantagh, NY 11793</p>		<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>2. Article Number (Transfer from service label)</p> <p>7002 2030 0007 1396 7647</p>		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	

GOLDSTEIN ISAACSON, PC

ATTORNEYS AT LAW

100 MORRIS AVENUE

3rd FLOOR

SPRINGFIELD, NEW JERSEY 07081

WWW.GOLDISAAC.COM

TEL: (973) 258-0500

FAX: (973) 258-0707

October 30, 2007

Via Certified Mail and Regular Mail

Edwin Rybacki
3248 Lindale Street
Wantagh, New York 11793

**Re: Lakeland Bank v. Edwin & Rita Rybacki, et als.
Civil Action No. 07-CIV-6823**

Dear Mr. Rybacki:

The Summons with Complaint attached was served upon you or a member of your family by a process server on or about October 17, 2007. Your response is due on or before November 6, 2007.

Should you have any questions, please do not hesitate to contact the undersigned.

Very truly yours,

ANDREW J. GOLDSTEIN

SENDER, COMPLETE THIS SECTION		ADDRESSEE, COMPLETE THIS SECTION	
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece or on the front if space permits.</p>		<p>A. Registered <input checked="" type="checkbox"/> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <u>Mr. Rybacki</u> C. Date of Delivery <u>10-31-07</u></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If YES, enter delivery address below:</p>	
<p>1. Article Addressed to:</p> <p><u>Edwin Rybacki</u> <u>3248 Lindale St.</u> <u>Wantagh, NY</u> <u>11793</u></p>		<p>2. Service Type:</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>Article Number (Transfer from service label)</p>		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	

7002 2030 0007 1396 7654